

TERMS OF BUSINESS FOR GENERAL INSURANCE

Customer Information

YOUR ATTENTION IS DRAWN TO THE FOLLOWING NOTES RELATING TO THE INSURANCE YOU HAVE ARRANGED WITH US.

Who we are Ross–Gower Group Limited is a Guernsey registered Company, licensed by the Guernsey Financial Services Commission to advise on all classes of General Insurance and Term Insurance Business. Our registered office is; PO Box 2, Insko House, The Rohais, St Peter Port, Guernsey, GY1 3AA.

Explanation of our service Our service includes advising you on your insurance needs, arranging your insurance cover with various Insurers to meet your requirements and helping you with any ongoing changes you have to make. As part of our service we will also assist you with any claim you need to make. In arranging your insurance we deal with a number of insurers, details of these will be advised to you when we discuss your individual requirements, prior to your commitment to proceed.

Scope of Advice Ross Gower is licensed to advise on Term Insurance and General Insurance Products, our advice is therefore restricted to those areas. If you require a review or advice for any other areas of financial planning, such as Pensions, Investments or Whole of Life contracts, you will need to contact an Independent Advisor with the relevant licence. A list of these can be found on the Guernsey Financial Services Commission's web site www.gfsc.gg.

Market Security We offer placement of insurance with regulated insurers / companies, using public information, including that produced by recognised rating agencies. However we will not in any circumstances act as an insurer nor will we guarantee solvency of any insurer or market used for your requirements. The decision regarding the suitability of any insurer or market rests with you.

If your insurance cover is placed via another insurance intermediary located outside Guernsey, your premium may be passed to that intermediary, your premium may be treated differently than it would be if it were held by an insurance intermediary in Guernsey.

Your duty to give information to Insurers Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate and that any facts which may influence the insurer's decision to accept the risk or terms offered have been disclosed. The duty to disclose information continues during the life of the policy and at renewal, you must make sure you inform your insurer of any changes affecting your insurance.

You are responsible for all answers or statements on proposal forms (including Sums Insured), claim forms or other material documents and you should ensure these are full and accurate.

Failure to disclose material information at the start of the policy or to advise the insurer of changes to the risk during the period of insurance may invalidate your insurance cover and could mean that part or all of a claim may not be paid.

Law Applicable As parties to the insurance contract, you and the Insurer have the right to choose the law applicable to it.

In the absence of a specific agreement, the law of the country within the UK and Channel Islands, in which you reside when the contract is concluded, will apply.

Confidentiality All personal information about you will be treated as private and confidential (even when you are no longer a customer) except where the disclosure is made at your request or with your consent in relation to arranging your insurance or where we are required by law.

Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and / or in a paper file and may be passed to insurance companies for underwriting and claims purposes. In addition we may use some of the information to advise you of other products and services offered by insurance companies, and may pass details to other carefully selected companies whose products and services we feel may be of interest. If you do not wish to receive such details please contact the Manager at our registered office address.

We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments, and may also pass to them records of your payment history with us. Your Insurer may exchange information about you with other insurance companies for underwriting and claims handling purposes.

Under the Data Protection laws of Guernsey you have the right to request access to personal information about you that is held in our records and ask us to correct any inaccuracies. For more information write to the Manager at our registered office.

Conflicts of Interest We offer independent advice, but occasions can arise where we, or one of our other clients, will have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions. There may also be situations where the interests of one of our other clients conflict with your interest, in which case we will use our best endeavours to act as fairly as possible between our clients.

Charges Ross–Gower Group Limited receives various levels of commissions when arranging and renewing insurance policies on your behalf. It is our normal policy to make administration or other charges in certain cases. Where a charge is payable, you will be advised before you commit to the insurance.

The following scale of charges will apply;

Charge	Maximum Charge
New policy or renewal administration charge	£5 or up to
Fee Based Products (fees will be disclosed and agreed prior to policy inception)	Variable
Household Legal Protection	£15
Motor Legal Protection	£10
Marine Legal Protection	£18
Commercial Legal Protection	£ variable
Mid Term Adjustment Administration Charge	£10
Mid Term Cancellation Administration Charge*	£10
Returned Cheques	£20
Duplicate Cover Notes	£10
Duplicate Certificates	£10
Duplicate Windscreen Disks	£10
Premium Instalments Loan Service #	% of annual premium (Prevailing rate at time of inception or renewal)

*Plus Retention of the full annual commission received at our discretion

The Premium instalment loan service is arranged as a separate loan contract, arranged with Sarnia Mutual Limited T/A The Loan Shop

Client Monies & Interest earned on them All Client monies held in relation to General Insurance premiums are held in a separate client account and the monies held are at the risk of the insurers. Any bank interest earned on your premium (insurance money), while it is held on our Insurance Broking account, will be retained by us. In the event of this being greater than £20 per transaction we will obtain your consent to retain this interest.

Complaints It is our intention to provide a high level of service at all times. If however you have reason to make a complaint about our service, we have internal procedures for handling complaints fairly and promptly. In the first instance you should contact- **The Manager, Ross-Gower Group Limited, PO Box 2, Insko House, The Rohais, St Peter Port, Guernsey GY1 3AA**

Our procedure Your complaint will be acknowledged within 5 Business days.

Whenever possible your complaint will be dealt with within 20 working days and if compensation or redress is felt appropriate details of this will be provided with full reasons for the decision. If it is not possible to respond to your complaint within 20 business days you will be advised of the reasons in writing and given a note of when you may expect a final response.

If you are dissatisfied with our response, please follow the complaints procedure in your policy booklet. If your complaint is of a regulatory nature you may write to the – The Insurance Division Guernsey Financial Services Commission. PO Box 128, La Plaiderie Chambers, La Plaiderie, St Peter Port, Guernsey. GY1 3HQ.

Professional Indemnity Insurance

Ross Gower maintains Professional Indemnity Insurance as required by The Insurance Managers & Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 as amended.